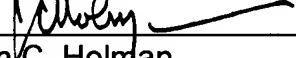


REMARKS

This is submitted as a full and complete response to the outstanding Restriction Requirement. The Examiner has required restriction grouping the claims as Group I, claims 1-37 drawn to a transaction processing system with a set up means and Group II, claim 38 drawn to a transaction processing method with a verification system. The Applicant herewith elects to continue prosecution on the claims of Group I, namely claims 1-37. This election is made without traverse. The right to file a divisional application is preserved.

Early and favorable action on the merits of the elected claims is courteously awaited.

Respectfully submitted,  
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